

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: THAD J. MC GINN	§	Case No. 09-74330
DIANE R. MC GINN	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/02/2009.
- 2) The plan was confirmed on 02/22/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 08/27/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/03/2010, 05/03/2011.
- 5) The case was dismissed on 10/21/2011.
- 6) Number of months from filing or conversion to last payment: 22.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,360.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 28,900.00	
Less amount refunded to debtor	\$ 0.00	
NET RECEIPTS		\$ 28,900.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 1,200.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,706.35	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 2,906.35
Attorney fees paid and disclosed by debtor:	\$ 2,300.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GERACI LAW L.L.C.	Lgl	3,500.00	3,500.00	3,500.00	1,200.00	0.00
AMERICA'S SERVICING COMPANY	Sec	0.00	76,961.71	0.00	0.00	0.00
AMERICA'S SERVICING COMPANY	Sec	15,000.00	13,116.78	13,116.78	11,190.33	0.00
CONSUMER PORTFOLIO SERVICES	Sec	18,779.00	18,245.08	18,245.08	10,587.62	1,580.00
CONSUMER PORTFOLIO SERVICES	Uns	0.00	0.00	0.00	0.00	0.00
FINANCE AMERICA CORP	Sec	300.00	1,256.00	300.00	300.00	4.24
FINANCE AMERICA CORP	Uns	1,115.00	0.00	956.00	0.00	0.00
WISE FINANCE OF STERLING LLC	Sec	3,200.00	3,200.91	3,200.00	2,087.96	243.50
WISE FINANCE OF STERLING LLC	Uns	1,800.00	0.00	0.91	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	1,516.00	1,544.51	1,544.51	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	114.98	114.98	0.00	0.00
ACADEMIC LOAN GRP / GLEL	Uns	0.00	NA	NA	0.00	0.00
ADVANCE AMERICA	Uns	610.00	643.97	643.97	0.00	0.00
AFFINITY CASH LOANS	Uns	600.00	2,023.90	2,023.90	0.00	0.00
AT&T	Uns	220.00	NA	NA	0.00	0.00
CHECK INTO CASH OF IL	Uns	800.00	744.20	744.20	0.00	0.00
FREEDMAN ANSELMO LINDBERG &	Uns	0.00	NA	NA	0.00	0.00
HSBC / KS	Uns	775.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CHECK IT	Uns	25.00	50.00	50.00	0.00	0.00
KELLYS RESTAURANT INC	Uns	25.00	NA	NA	0.00	0.00
MCI	Uns	139.00	NA	NA	0.00	0.00
NEWMAN HIGH SCHOOL	Uns	7,800.00	10,838.00	10,838.00	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	262.00	262.00	262.00	0.00	0.00
RRCA ACCOUNTS MANAGEMENT	Uns	484.00	897.66	897.66	0.00	0.00
RRCA ACCT MGMT	Uns	92.00	NA	NA	0.00	0.00
RRCA ACCT MGMT	Uns	91.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE	Uns	0.00	4,047.60	0.00	0.00	0.00
SPRINT	Uns	1,201.00	NA	NA	0.00	0.00
ST. ANDREWS SCHOOL	Uns	11,000.00	NA	NA	0.00	0.00
COTTONWOOD FINANCIAL	Uns	1,760.00	1,751.27	1,751.27	0.00	0.00
DOUG KNOX	Uns	0.00	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SERVICES	Uns	0.00	420.00	420.00	0.00	0.00
SALLIE MAE GUARANTEE	Uns	0.00	25,936.46	0.00	0.00	0.00
ECMC	Uns	0.00	50,486.87	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 13,116.78	\$ 11,190.33	\$ 0.00
Debt Secured by Vehicle	\$ 21,445.08	\$ 12,675.58	\$ 1,823.50
All Other Secured	\$ 300.00	\$ 300.00	\$ 4.24
TOTAL SECURED:	\$ 34,861.86	\$ 24,165.91	\$ 1,827.74
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 1,544.51	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 1,544.51	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 18,702.89	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 2,906.35	
Disbursements to Creditors	\$ 25,993.65	
TOTAL DISBURSEMENTS:		\$ 28,900.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 12/23/2011

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.